



#11/E  
ME  
11-2899

PATENT  
IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application : Robert J. McMillan et al.  
For : MOTOR VEHICLE MONITORING SYSTEM  
FOR DETERMINING A COST OF INSURANCE  
Serial No. : 09/135,034  
Filed : August 17, 1998  
Examiner : COSIMANO, E.  
Group Art Unit : 2761  
Last Office Action : August 13, 1999  
Attorney Docket No. : PGR 2 0001-1-1

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AMENDMENT

Assistant Commissioner for Patents  
Washington, D.C. 20231

Dear Sir:

Responsive to the Examiner's Action mailed August 13, 1999, applicants respectfully request amendment of the application as follows:

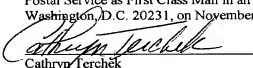
**In the Claims:**

Please amend claims 22 and 28 as follows:

22 (Amended) A database comprising data elements representative of operator or vehicle driving characteristics for a selected time period including a time and location of vehicle operation and a corresponding log of vehicle speed for the time and location, the database then being used to determine an insurance charge for the vehicle  
5 operation for said selected time period.

**Certificate of First Class Mail**

I hereby certify that this Amendment, Terminal Disclaimer and fee are being deposited with the United States Postal Service as First Class Mail in an envelope addressed to the Assistant Commissioner for Patents, Washington, D.C. 20231, on November 15, 1999.

  
Cathryn Terchek

Date: November 15 1999

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